

STATE OF MONTANA

RMTD

**Risk Management
&
Tort Defense Division**

FY2007



Property/Casualty Insurance

November 2006

Department of Administration ♦ Risk Management & Tort Defense Division

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www.rmtd.mt.gov

TABLE OF CONTENTS

PROGRAM INFORMATION.....	3
GLOSSARY.....	4
INSURANCE PROCUREMENT AND ADMINISTRATION.....	5
PRIMARY AND EXCESS INSURANCE	5
SUMMARY OF POLICIES, LIMITS, AND DEDUCTIBLES.....	7
INSURANCE COVERAGE SUMMARIES.....	8
Aircraft.....	8
Airport	9
Auto Comprehensive/Collision	10
Auto Liability	10
Boiler & Machinery	11
Crime.....	12
Fine Art.....	13
General Liability	15
Miscellaneous.....	15
Property	17
PREMIUM DISCOUNTS	19
LOSS PREVENTION.....	22
RISK EXPOSURE REPORTING.....	23
CLAIMS REPORTING	39

Program Information

PROGRAM DESCRIPTION

The Risk Management & Tort Defense Division (RMTD) provides a broad array of services designed to protect state agencies and universities from the adverse effects of claims and losses.

We Provide cost-effective, quality legal defense.

We Evaluate and resolve claims filed against the state in a timely and cost-effective manner.

We Administer a cost effective and comprehensive property/casualty insurance program for state agencies and universities. Most coverages, except workers' compensation and employee benefits, are centrally purchased by RMTD.

We Consult with state agencies and provide loss prevention training and guidelines to mitigate risk and reduce exposure to claims and losses.

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Division Administrator- Brett Dahl	3687
Chief Defense Counsel- Bill Gianoulias	2438
Accounting Technician- Cathy Meidinger	3600
Administrative Assistant- Jodi Wilcox	9843
Legal Secretary- Lori Caplis	2512
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Associate Counsel-Vacant	3558
Associate Counsel- Mike King	2403
Associate Counsel- Rebekah French	4507
Associate Counsel- <i>Vacant</i>	
Legal Investigator- Ruth Friesen	3562
Legal Investigator- Lonnie Browning	2485
<i>Loss Control</i>	
Property- Aric Curtiss	3486
Auto, Other- John Duezabou	0195
<i>Insurance/Finance</i>	
Division Administrator- Brett Dahl	3687
Risk Finance Specialist- Kristie Rhodes	4509
<i>Property/Liability Claims</i>	
Senior Claims Adjuster- Marjorie Adams	2422
Claims Specialist- Jennie Younkin	7996

Glossary

Accident means a sudden and accidental breakdown of an object, or a part thereof, which manifests itself at the time of an occurrence by physical damage to the object or part thereof.

Actual cash value means the historical purchase price of a property or object less accumulated depreciation.

Aircraft means any fixed wing aircraft or rotorcraft reported by a state agency and includes propulsion, operating, navigation, and radio systems usually attached thereto.

Airport means the airport reported by each agency, the ways and means immediately adjoining thereto, and including other premises used by the state in connection with the business of the state.

Automobile means a land motor vehicle, trailer, or semi-trailer designed for travel on public roads including any attached machinery or equipment. However, automobile does not include “mobile” equipment.

BTU (British Thermal Unit) means the amount heat necessary to raise one pound of water one degree Fahrenheit.

Claim means a claim against the state for monetary damages, which any person is legally entitled to recover as damages because of personal injury or property damage caused by a negligent act or wrongful act or omission of the state.

Disappearance means missing and not reported by 30 days after commencing the last known flight for purposes of aviation insurance.

Federal Aviation Administration means the duly constituted authority of the United States of America having jurisdiction over civil aviation, or its duly constituted equivalent in any other country.

Fine art means any object of rare and historic value including, but not limited to, bronzes, statues, paintings, clothing, furniture, valuable papers, artifacts, etc.

In-motion means while the aircraft is moving under its own power or the momentum generated there from

or while it is in flight and, if the aircraft is a rotorcraft, any time that the rotors are rotating.

Legal liability means a claim or lawsuit for personal injury or property damage that arises from a negligent act or omission of the state.

Market value means the price a willing buyer would pay for an object given its fair market value and considering depreciation and other factors.

Mobile Equipment means a land vehicle, to include machinery or any apparatus attached thereto, whether or not self-propelled, which is not subject to motor vehicle registration, maintained for use exclusively on premises owned by or rented to the State of Montana.

Money means currency, coins, bank notes in current use and having a face value, travelers checks, register checks and money orders held for sale to the public.

Occurrence means an accident, including continuous or repeated exposure to conditions, which results in bodily injury or property damage during the policy period.

Passenger means any person in, on, or boarding the aircraft for the purpose of riding or flying therein or alighting there from after a flight or attempted flight therein for purposes of aviation insurance.

Personal injury means any injury resulting from libel, slander, malicious prosecution, false arrest, bodily injury, sickness, disease, or death sustained by any person and caused by an occurrence for which the state may be held liable.

Property damage means any injury or destruction to tangible property including the loss of use thereof, caused by an occurrence for which the state may be held liable.

Replacement cost value means the lesser of the cost to repair or replace an object with like and similar kind and quality to comply with building code.

Insurance Procurement & Administration

Overview

In accordance with 2-9-201, MCA, RMTD administers a comprehensive insurance plan for state agencies. The plan includes auto, aviation, liability, property, and any other policies of insurance that the division deems reasonable after consultation with state agencies. Agencies shall not purchase insurance without the prior approval of RMTD.

Commercial insurance is periodically bid on a competitive basis through an insurance agent. The inception date of the state's commercial insurance policies coincides with the fiscal year (i.e. July 1st). Most insurance policies expire on June 30th but 'rollover' to the next fiscal year on July 1st.

Primary and Excess Insurance

In order to maintain cost-effective insurance protection, the state purchases commercial insurance on an 'excess basis.'

Excess insurance 'sits above' primary insurance and features high deductibles, broader coverage, and higher policy limits. Excess insurance is specifically designed to protect the state from catastrophic losses such as flood or earthquake.

A pictorial of the state property/casualty insurance program may be found on page 6 of this booklet. A detailed summary of insurance coverage, policy limits, and deductibles may be found on page 7.

General Provisions

The insurance policies described in this booklet cover claims subject to the general conditions of coverage, covered locations, causes, activities, deductibles, and limits as indicated hereafter. All coverage is mandatory and requires agency participation UNLESS otherwise indicated as 'optional.'

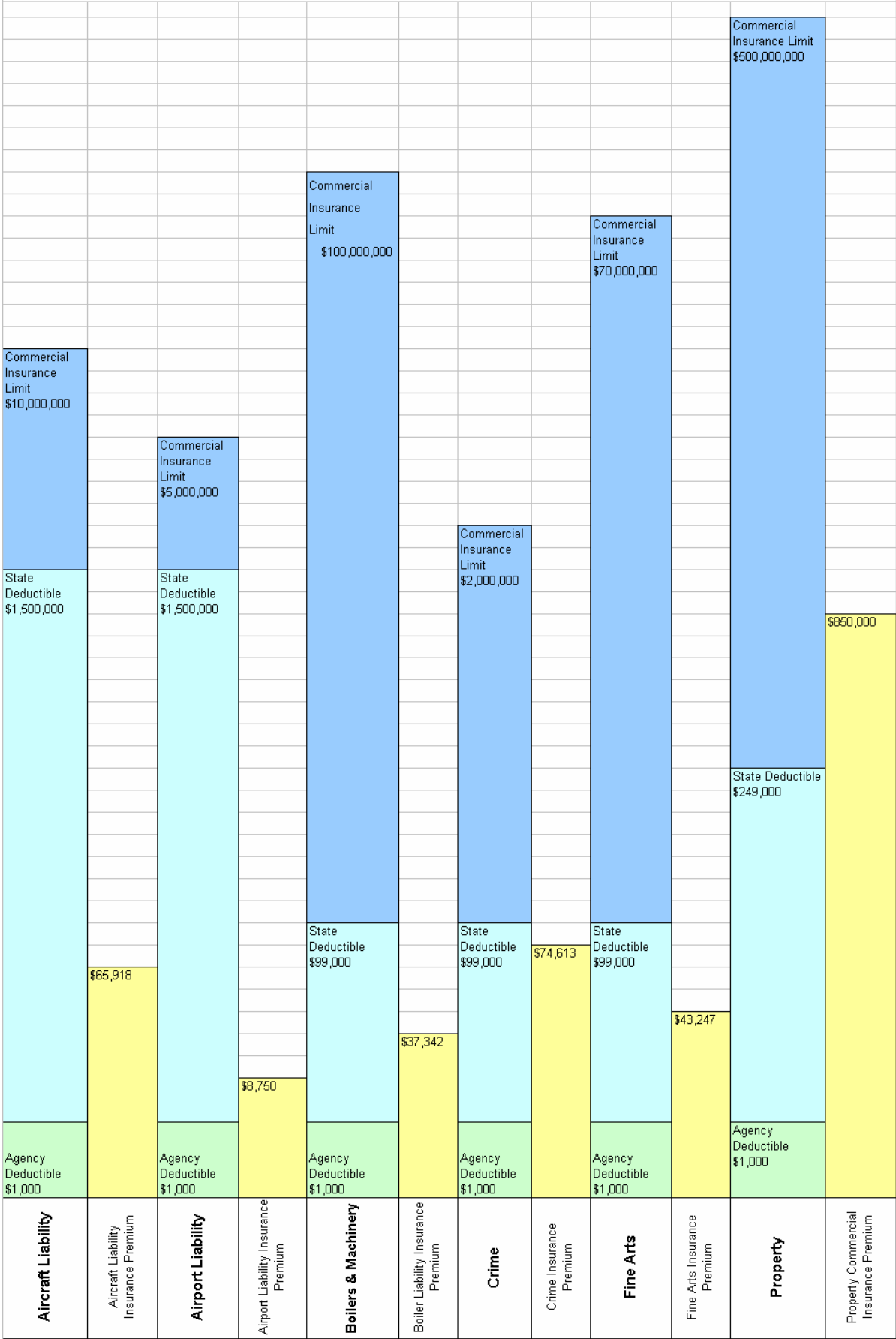
The information provided in this booklet is intended to assist state agencies to understand 'general' concepts and principles. The information does not alter or limit the provisions of the state's insurance policies or statutes. Do not attempt to interpret policy provisions.

Please contact our **Insurance Staff** at (406)444-2421 if you have additional questions.

More specific information about insurance may be obtained from the division's website at <http://rmtd.mt.gov/insurance/default.asp>

1. **Assignment:** State agencies shall not prejudice the state's interest in a claim by assigning it to any other person or entity.
2. **Notification:** State agencies shall notify the Risk Management and Tort Defense Division of the claim within 5 business days. Claims not reported within 60 days may not be paid.
3. **Defense:** State agencies shall cooperate reasonably in the defense of a case.
4. **Risk Exposure Data:** State agencies must provide annual Risk Exposure Reports to the Risk Management & Tort Defense Division as required by the state's commercial insurers.
5. **Remittance:** Premiums, co-insurance, and deductible billing information will be sent to each state agency at the beginning of the biennium. State agencies shall remit paid premiums to the Risk Management and Tort Defense Division by September 1st of each fiscal year.
6. **Renewal:** All self-insurance policies are continuous unless notice is otherwise provided to state agencies. All commercial insurance policies are subject to renewal annually.
7. **Territory:** Coverage is generally provided for state agencies in the U.S. and Canada, provided that claims are made or suits are settled within these territories. For coverage outside of these territories, please contact the Risk Management & Tort Defense Division.
8. **Course and Scope of Employment:** In accordance with §2-9-305, MCA, a state employee is not be covered under the state's insurance plan if the conduct upon which the claim is based constitutes a criminal offense, the employee compromises or settles the claim without the consent of the state, or the employee fails to cooperate in the defense of the claim.

STATE OF MONTANA
PROPERTY/CASUALTY INSURANCE PROGRAM
' 07 BIENNIUM RENEWAL OVERVIEW'



Note: The diagram above provides a graphic depiction of the general structure of the State of Montana's primary property/casualty insurance coverages and in no way represents all lines of insurance or all sub-limits currently in effect.

**Montana State Government
Summary of Limits & Deductibles**

July 1, 2006 to July 1, 2007

Line of Insurance	Deductibles		Limits			Commercial Carrier
	Agency	Risk Management	Limits	Per Claim/ Occurrence		
Commercial Coverages:						
Accidental Death & Dismemberment (Montana University System Volunteers)	\$250	\$0	\$50,000	claim	Medical expense	AIG Insurance
Aircraft Physical Damage In-Motion			\$10,000	claim	Death benefit	
						Broker: Willis
Aircraft Physical Damage In-Motion	\$1,000	5% of stated value.				XL Specialty
Not-in-motion	\$1,000	\$1,000				Broker: Mountain Air Aviation
Aircraft Liability (Varies by Agency)	\$0	750,000 claim/ 1,500,000 occur.	\$10,000,000	occurrence	Bodily injury. Personal injury Property damage	XL Specialty
Airport Liability (Varies by Agency)	\$0	750,000 claim/ 1,500,000 occur.	\$5,000,000	occurrence	Bodily injury. Personal injury Property damage	Broker: Mountain Air Aviation
Boiler & Machinery	\$1,000	Varies by Object and type of damage	\$100,000,000 \$100,000,000 \$5,000,000	occurrence occurrence occurrence	Equipment breakdown Property damage Business interruption	American Casualty of Reading, PA
Fine Arts	\$1,000	\$99,000	\$80,000,000 \$80,000,000 \$20,000,000 \$20,000,000 10% of the value \$25,000	occurrence occurrence occurrence occurrence occurrence occurrence	Named locations Legal liability Unnamed locations In-Transit worldwide Debris removal Registration papers	(Broker: Driver Alliant Insurance Services)
Foreign Insurance (Montana Univ. System)	Varies by policy.	Varies by policy.	Varies by policy.	occurrence	Foreign general liability Foreign auto liability Kidnap & ransom	AXA Art Corporation
Crime	\$1,000	\$500,000	\$10,000,000 \$10,000,000 \$10,000,000 \$10,000,000 \$10,000,000	occurrence occurrence occurrence occurrence occurrence	Public employee dishonesty Faithful performance Theft, disappearance, destruction Forgery/alteration Computer fraud	Broker: Willis
HIPPA (University of Montana)	\$5,000	n/a	\$500,000	occurrence	HIPPA fines/violations Defense costs	NAS Insurance Services
Property			\$500,000,000	occurrence	Blanket limit of liability	Broker: Willis
	\$1,000	\$249,000	\$10,000,000	occurrence	Automatic coverage. Newly acquired	Lexinton
	\$1,000	\$999,000	\$200,000,000	occurrence	Earth movement	Lloyd's of London
	\$1,000	\$249,000	\$50,000,000	occurrence	Builder's risk	Commonwealth
	\$1,000	\$249,000	\$10,000,000	occurrence	Ordinance/law	Landmark American
	\$1,000	\$249,000	\$500,000,000	occurrence	Valuable papers	Arrowhead Companies
	\$1,000	\$249,000	\$500,000,000	occurrence	Accounts receivable	
	\$1,000	\$249,000	\$25,000,000	occurrence	Extra expense	
	\$1,000	\$249,000	\$250,000	occurrence	Pollutant cleanup removal	
	\$1,000	\$249,000	\$25,000,000	occurrence	Error/omissions	
	\$1,000	\$249,000	\$10,000,000	occurrence	Service interruption	
	\$1,000	\$249,000	\$25,000,000	conveyance	Transit	
	\$1,000	\$249,000	\$100,000,000	occurrence	Blanket business income	
	\$1,000	\$249,000	\$500,000,000	occurrence	Electronic data processing media	
	\$1,000	\$499,000	\$100,000,000	occurrence	Flood	
	\$1,000	\$249,000	\$500,000,000	occurrence	Debris removal (additional)	
	\$1,000	\$249,000	\$1,000,000	occurrence	International limit	
					DNRC fire trucks	Broker: Driver Alliant Insurance Services
Medical Prof. Liability (Montana Univ. System)	n/a	n/a	\$1,000,000 \$5,000,000	occurrence/ aggregate	Bodily injury, personal injury, property damage	American Casualty of Reading, PA
Surety Bond (DPHHS)	Varies by agency	Varies by agency	Patient Funds in Trust	Funds in trust	Funds in trust	Broker: Willis
RiderCourse (motorcycle safety training)	n/a	n/a	\$2,000,000	occurrence	Liability	Hartford
Office of Public Instruction		\$50	\$10,000	claim	Blanket accident (medical)	Broker: Willis
		\$50	\$1,000	claim	Blanket accident (dental)	Chubb Custom Insurance Company
	20%	n/a	ACV/repair/replace	vehicle	Physical damage to vehicles	Life Insurance Company of North America
Self-Insured Coverages:						
Aircraft hull (various)					Physical damage	Broker: Arthur J. Gallagher & Company
in-motion	\$1,000	5% of stated value	stated value	occurrence	Hull for various aircraft	n/a
not-in-motion	\$1,000	5% of stated value	stated value	occurrence	Hull for various aircraft	n/a
Auto liability	\$0	\$750,000/\$1.5M	\$750,000/\$1.5M	claim/occ	Negligent acts or omissions	n/a
Comprehensive/collision	\$250	ACV/repair/replace	ACV/repair/replace	vehicle	Physical damage to vehicles	n/a
Foster care	\$100	\$2,500/\$1.5M	\$2,500/\$100,000	claim/occ	Third parties/foster parents	n/a
General liability	\$0	\$750,000/\$1.5M	\$750,000/\$1.5M	claim/occ	Negligent acts or omissions	n/a
Inland marine	\$1,000	\$249,000		occurrence	Physical damage.	n/a
Snowmobile equipment	\$1,000	n/a	\$150,000	occurrence	Physical damage for groomers	n/a
Third parties (exceptions)	\$0	\$750,000/\$1.5M	\$750,000/\$1.5M	claim/occ	Negligent acts of omissions	n/a

Aircraft

Insurer: XL Specialty

Insurance Agent: Mountain Air Insurance Services

Term: 7/1 to 6/30

Property Covered:

Aircraft hulls (i.e. physical damage) provided they are reported to the Risk Management & Tort Defense Division.

Liability Covered:

1. Legal liability to others, including passengers, arising from use of state-owned aircraft.
2. Legal liability to others, including passengers, arising from use of non-owned aircraft. Coverage for non-owned aircraft is automatic provided that the use is for less than 90 days during the fiscal year.
3. Hull liability for use of non-owned aircraft, other than legal liability, provided that the aircraft are reported to the Risk Management & Tort Defense Division.

Other Coverages:

1. Temporary use of substitute aircraft.
2. Contractual liability, in exceptional circumstances, if associated with the state's mission in accordance with §2-9-305, MCA. 'Non-state employee pilots must be approved by the Risk Management & Tort Defense Division.
3. Search and rescue for disappearance of aircraft and personnel.
4. Automatic liability coverage for newly acquired aircraft provided that the aircraft has 10 seats or less, has "Standard" Airworthiness certificates, and is reported within 90 days from the date of acquisition.

Key Exclusions:

Wear and tear, mechanical breakdown, war, radiation, embezzlement, conversion, use of aircraft with more than 10 passenger seats, improper FAA pilot certification, improper airworthiness certification, chemicals disbursed by an aircraft, noise pollution, contamination, electrical interference.

Valuation of Property:

The lesser of the reported value of the aircraft, including upgrades, or the actual cost to repair or replace.

Policy Limits:

\$ 250,000 per occurrence, search & rescue
\$ 1,500,000 per occurrence, liability (primary)
\$10,000,000 per occurrence, liability (excess)

For hull coverage, the policy limit is the lesser of the agency's reported value or the actual cost to repair or replace.

Deductibles:

State Agencies

Liability: Not applicable
Hull: 5% 'in-motion,' not to exceed \$1,000

Risk Management & Tort Defense Division

Liability: \$1,500,000
Hull: Excess of \$1,000

Airport Liability

Insurer: XL Specialty

Insurance Agent: Mountain Air Insurance Services

Term: 7/1 to 6/30

Liability Covered:

1. Airport operations (i.e. maintenance, baggage handling, ticketing, runway repair, etc.)
2. Goods or products manufactured, sold, handled, or distributed
3. Service operations
4. Construction and demolition hazards
5. Hangar keeper liability for aircraft, which are the property of others including 'in-flight'

Key Exclusions:

1. Any obligation for which the state or participating carriers may be held liable under any workers' compensation, occupational disease, disability benefit, or unemployment compensation insurance.
2. Bodily injury or property damage by reason of intoxication, furnishing alcoholic beverages, or any statute or regulation relating to the sale, gift, distribution, or use of alcoholic beverages.
3. Property owned, rented, leased, for sale, or entrusted by the state except as respects hangar keepers liability or vehicles, goods, merchandise, or baggage not owned by the state in the care, custody, and control of the state.
4. The existence, maintenance, operation, use, loading, or unloading of aircraft owned by, hired by or for, or loaned to the state, or in flight by the state.
5. Bodily injury cause by any automobile off airport premises. Bodily injury caused by ships, vessels, craft, or boats owned by the state. Bodily injury arising out of goods or products manufactured, sold, handled, or distributed by the state until such time as said goods have been relinquished by the state.
6. Bodily injury or property damage on the airport while in response to an aviation emergency off of the airport.
7. Bodily injury or property damage caused by liability assumed by the state under contract.
8. War, hijacking, noise pollution, or pollution of any kind.
9. Claims involving instructions given from a control tower.

Policy Limits:

\$1,500,000 per occurrence (primary)

\$5,000,000 per occurrence (excess)

Deductibles:

State Agencies

Not applicable

Risk Management & Tort Defense Division

\$1,500,000 per occurrence

Auto Physical Damage/Liability (Optional)

Insurer: The State of Montana is self-insured.

Insurance Agent: Not applicable

Term: Continuous

Property Covered:

1. Physical damage to market value. Private rental cars and Department of Transportation (Helena), Motor Pool vehicles do not need to be reported provided that they are leased for less than 30 days.
2. All other vehicles must be reported in order for coverage to apply.

Liability Covered:

1. All vehicles and all state agencies.
2. Negligent acts or omissions provided they arise while using the state vehicle in an official capacity as defined in the state vehicle use rule <http://arm.sos.mt.gov/2/2-267.htm>.

Key Exclusions:

1. Personal injury or property damage covered under a separate worker's compensation, auto, fire, property, or general liability policy.
2. Conduct of a state employee if it constitutes a criminal offense.
3. Conduct upon which a claim against a state employee is based if it constitutes oppression, fraud, malice, or for any other reason does not arise out of the course and scope of employee's employment (§2-9-305, MCA).
4. Liability assumed under contract.
5. Employee failure to cooperate reasonably in the defense of the case.
6. Employee compromised or settled the claim without the consent of the Risk Management & Tort Defense Division.

Policy Limits:

\$750,000 per claim, \$1,500,000 per occurrence for liability (§2-9-108,MCA). For comprehensive/collision coverage the limit is a reasonable determination of the vehicle's market value (actual cash value).

Deductibles:

Liability: Not applicable.

Comprehensive/collision: \$250 unless the agency participates in the state's high deductible program.

Boilers & Machinery

Insurer(s): Lexington Insurance Company and CNA Insurance Company

Insurance Agent/Broker: Driver Alliant Insurance Services (Newport Beach, CA.)

Term of Coverage: 7/1 to 6/30 each fiscal year

Property Covered:

1. Boilers, fired vessels, unfired vessels normally subject to vacuum or internal pressure other than weight of contents, refrigerating and air conditioning vessels and any metal piping and its accessory equipment.
2. Mechanical or electrical machine or apparatus used for the generation, transmission or utilization of mechanical or electric power (i.e. air conditioners, furnaces, and production machinery).

Cause of Loss Covered:

Sudden and accidental breakdown of an insured object or part of the object, with physical damage that requires repair or replacement.

Key Exclusions: Exclusions are as indicated below, but are not all included.

1. Nuclear hazard
2. War and Military action
3. Explosion, except from an explosion from a state object.
4. Earth movement
5. Testing of equipment
6. Lack of power
7. Loss covered by other insurance.
8. Due diligence for loss for failure to use reasonable means to resume business.

Valuation of Property:

At the time of accident the cost to repair or replace the property with like size, kind and quality of equipment. Business income lost for the time to repair or replace equipment and resume operations.

Policy Limits:

1. \$ 1,000,000 Hazardous Substances
2. \$ 1,000,000 Ordinance or Law
3. \$ 1,000,000 Perishable Goods
4. \$ 2,000,000 Electronic Data Processing Media
5. \$ 10,000,000 Service Interruption
6. \$ 10,000,000 Water Damage
7. \$ 10,000,000 Consequential Damage
8. \$ 10,000,000 Demolition/Debris Removal
9. \$ 10,000,000 Ammonia Contamination
10. \$ 10,000,000 Water Damage
11. \$ 100,000,000 Breakdown, Extra Expense, etc.

Deductibles:

State Agencies

\$1,000 per occurrence.

Risk Management & Tort Defense Division

Excess of \$1,000. Varies by Object.

Crime

Insurer: Great American Insurance Company

Agent/Broker: Willis of Seattle

Term: 7/1 to 6/30 each fiscal year

Property Covered: Money, securities, and other convertible instruments and property other than money and securities.

Causes of Loss Covered:

1. Employee dishonesty (for money, securities, and other than money and securities), including faithful performance of duty.
2. Forgery or alteration of checks, drafts promissory notes, or similar written promises.
3. Computer fraud for fraudulent transfer of money and securities and other than money and securities.
4. Theft, disappearance, and destruction of money and securities.

Key Exclusions:

1. Governmental action, loss from seizure or destruction of property by order of the government.
2. Expenses related to legal action
3. Indirect loss
4. Nuclear and radioactive contamination
5. War and war like action
6. Employee cancelled under prior insurance, may not be covered under existing policy.
7. Inventory shortage that is dependent on computation of profit or loss.
8. Loss caused by an employee required by law to be individually bonded.
9. Loss caused by treasurer or tax collector.
10. Damages for which the state is legally liable as a result of (1) deprivation or violation of civil rights of any person or (2) tortuous conduct of any employee, except conversion of property of other parties.

Valuation of Property: Face value of money, securities or other property lost in U. S. currency at the rate of exchange on the day the loss was discovered. Replacement in kind of bonds and securities within certain limitations. Other property at replacement cost value.

Policy Limits:

\$10,000,000 Public Employee Dishonesty and Faithful Performance
\$10,000,000 Faithful Performance
\$10,000,000 Forgery or Alteration
\$10,000,000 Theft and Destruction
\$10,000,000 Computer Fraud

Deductibles: \$100,000 per incident

State Agencies
\$1,000 per occurrence

Risk Management & Tort Defense Division
Varies by Object

Fine Art

Insurer: AXA Art Corporation

Agent/Broker: Willis of Seattle

Term of Coverage: 7/1 to 6/30 each fiscal year

Property Covered: Paintings, etchings, drawings, rare books, manuscripts, rugs, tapestries, statuary, and other bona fide works of art, or rarity, historic value, or artistic merit of all kinds, which is:

1. Property of the state.
2. Property of others on loan to the state.
3. Property of others offered as gifts to the state.
4. Property of others loaned to the state for which the state has been instructed to insure on premises and while in transit.

Liability Coverage: This policy covers the liability of the state as bail or of all loaned properties for which the state has been instructed to insure.

Cause of Loss Covered: All risk of direct physical loss from any external cause except as excluded within the policy form.

International Transportation Coverage: The policy covers property of state and others that the state has been instructed to insure while at locations outside of the United States and Canada and while in transit.

Key Exclusions: The policy has the following primary exclusions amongst others within the policy itself.

1. Wear and tear, gradual deterioration, moths, vermin, inherent vice, or loss sustained due to or resulting from any repairing, restoration, or retouching process.
2. Hostile or warlike action.
3. Loss or damage to property shipped under "on deck" Bills of Lading.
4. Nuclear loss.

Valuation of Property: Current market value at the time the damage occurs. Property acquired: Current market value at time of loss. Property on loan: Value agreed upon between owners and state provided it does not exceed market value.

Policy Limits:

\$20,000,000 unnamed locations

\$20,000,000 transit worldwide

\$80,000,000 named locations

\$80,000,000 legal liability

Deductibles:

State Agencies

\$1,000 per occurrence

Risk Management & Tort Defense Division

\$100,000 per occurrence

General Liability

Insurer: The State of Montana is self-insured.

Insurance Agent: Not applicable

Term: Continuous

Liability Covered: Defense against claims or lawsuits arising from products, premises, operations, directors and officers, medical professional, law enforcement professional, other licensed professional, employment practices, and other tort exposures provided the activity is official state business (§2-9-305, MCA).

Agencies Covered: All state agencies and employees as defined in §2-9-101, MCA.

Acts Covered: All negligent acts of state employees provided they are acting in an official capacity on behalf of the state (§2-9-305, MCA).

Key Exclusions:

1. Any personal injury or property, which may be, covered under a separate workers' compensation, auto, fire, property, or general liability policy.
2. The conduct of the employee constitutes a criminal offense.
3. The conduct upon which a claim is based constitutes oppression, fraud, malice, or for any other reason does not arise out of the course and scope of employee's employment (§2-9-305, MCA).
4. Liability assumed under contract.
5. The employee failed to cooperate reasonably in the defense of the case.
6. The employee compromised or settled the claim without the consent of the Risk Management & Tort Defense Division.

Policy Limits: Statutorily defined at \$750,000 per claim, \$1,500,000 per occurrence (§2-9-108, MCA).

Deductibles: Not applicable.

Miscellaneous

Foreign Insurance

Insurer: ACE

Agent/Broker: Willis of Seattle

Terms of Coverage: 7/1 to 6/30 each fiscal year

Causes of Loss Covered: Foreign auto liability, foreign general liability and physical damage, and foreign kidnap & ransom.

Policy Limits: Varies by policy.

Deductibles: Not applicable.

Health Insurance Portability and Accountability Act (HIPPA) (Optional)

Insurer: NAS Insurance Services, Encino, California.

Agent/Broker: Willis of Seattle.

Term of Coverage: 7/1 to 6/30 each fiscal year.

Liability Coverage: Reimbursement for defense costs associated with violations of HIPPA.

Causes of Loss Covered: Reimbursement for governmental fines associated with violations of HIPPA.

Panel Attorneys: 100% reimbursement for fines and defense costs if panel attorneys as selected by NAS insurance services are utilized. Otherwise, applicable costs are reimbursed only to 75%.

Perils Excluded: The policy has the following primary exclusions among others within the policy itself.

1. Insurance disputes
2. Expenses or fines initiated by insured.
3. Defenses costs associated with criminal prosecution.
4. Acts prior to the inception date of the policy, which were known and concealed.
5. Arising from other than an insured event.
6. Exemplary, punitive, or related damages.
7. Professional liability
8. Medical malpractice

Policy Limits: \$500,000 per occurrence.

Deductibles:

State Agencies

\$1,000 per occurrence

Risk Management & Tort Defense Division

\$5,000 per occurrence

Professional Liability (Interns)

Insurer: CNA Insurance

Agent/Broker: Willis of Seattle

Term of Coverage: 7/1 to 6/30 each fiscal year

Liability Coverage: Personal injury, bodily injury, and property damage arising from student participation in professional internships in fulfillment of academic curriculum requirements. The state is named as 'additional insured.'

Causes of Loss Covered: Negligent acts and omissions.

Policy Limits: \$1,000,000 per occurrence, \$5,000,000 aggregate per year.

Deductibles: Not applicable.

Surety Bond (Optional)

Insurer: Hartford Insurance Company

Agent/Broker: Willis of Seattle

Term of Coverage: 7/1 to 6/30 each fiscal year

Cause of Loss Covered: Patient funds lost, misappropriated, or mismanaged at state institutions.

Coverage: The surety reimburses patients for funds lost or misappropriated and then seeks reimbursement from the institution in which the funds were entrusted.

Policy Limits: Amount of patient funds held in trust as reported by each institution.

Deductibles: Not applicable

Property

Insurer(s): Lexington, Lloyd's of London, AXIS, Commonwealth, Essex, RLI, RSUI, Arrowhead Companies, CNA.

Agent/Broker: Driver Alliant Insurance Services (Newport Beach, California).

Term: 7/1 to 6/30 each fiscal year

Cause of Loss Covered:

All risk of direct physical loss, subject to exclusions. Coverage includes, but is not limited to: fire, explosion, windstorm, hail, riot, vandalism and malicious mischief, earthquake, and flood.

Property Covered:

1. All real and personal property owned or leased by the state or for which the state is legally obligated to insure.
2. Vehicles garaged at state locations if they are reported to the Risk Management & Tort Defense Division.
3. Business income
4. Electronic data processing media/equipment
5. Extra and expediting expenses
6. Landscaping, golf courses, athletic fields, tunnels, bridges, catwalks, dams, catwalks, jewelry, furs, precious metals, stones, watercraft (to 27 feet), and rolling stock (i.e. light rail trains and tracks). Special reporting provisions apply.

Key Exclusions (Perils): The policy does not insure against loss resulting by any of the following:

1. Loss or damage caused by or resulting from moth, vermin, termites or other insects, inherent vice, latent defect, faulty workmanship, error in design or materials, wear and tear and gradual deterioration, contamination, pollution, corrosion, rust, wet or dry rot, mold, dampness of atmosphere, smog or extremes of temperature.
2. Delay or loss of markets
3. Infidelity or any dishonesty on part of the insured, including inventory shortage or unexplained disappearance
4. Loss from nuclear perils
5. Loss from war, rebellion, insurrection or by order of any government or public authority.
6. Loss or damage to personal property caused by processing, renovating, repairing or faulty workmanship.
7. Loss or damage to personal property resulting from shrinkage, evaporation, loss of weight, exposure to light or change of color, texture or flavor.
8. Loss or damage to property due to changes of temperature or changes in relative atmosphere, humidity where personal property is left in the open.
9. Loss or damage to steam boilers, pipes, turbines, or engines directly caused by bursting, rupture, cracking, or explosion originating therein.

Key Exclusions (Property): The policy excludes the following types of property:

1. Aircraft, watercraft and vehicles licensed for road use (except when garaged in or within 1000' of building).
2. Railroad rolling stock, except that of Montana Historical Society.
3. Land, bodies of water, standing timber, and growing crops.

Valuation of Property:

The lesser of replacement cost or the actual cost to repair or replacement damaged or destroyed property. With regard to loss of income, the loss incurred for the time to rebuild, replace or repair the property. For vehicles, the market value.

Policy Limits:

The total limit of liability for real and personal property is the value declared by the state, currently in excess of \$2,800,000.

- \$ 1,000,000 International Property
- \$ 10,000,000 Automatic Coverage Newly Acquired Locations
- \$ 10,000,000 Service Interruption (Time Element)
- \$ 25,000,000 Transit
- \$ 50,000,000 Course of Construction
- \$ 100,000,000 Business Income (rental value included)
- \$ 100,000,000 Earthquake
- \$ 100,000,000 Flood (\$5,000,000 Flood Zone A)
- \$ 500,000,000 Blanket Limit of Liability, including accounts receivable, debris removal, electronic data processing media, and valuable papers.

Deductibles:State Agencies

\$1,000 per occurrence unless the agency participates in the state's high deductible program.

Risk Management & Tort Defense Division

- \$250,000 per occurrence for most perils
- \$500,000 per occurrence for tunnels, bridges, dams, catwalks, etc.
- 24 hour waiting period for service interruption

Notice of Election
FY2007 Automobile Insurance Premium Discount Program
Risk Management & Tort Defense Division
Department of Administration

Purpose & General Provisions

The Risk Management & Tort Defense Division (RMTD) offers an auto insurance premium discount of 5% for state agencies and universities that participate in defensive driving training and implement the State Vehicle Use Rule. The discount shall be applied against budgeted premium for auto insurance coverage in FY08.

Requirements & Documentation

Your agency must do the following during FY07 to be eligible for the discount in FY08:

- 1) Sign and return this notice of election form to John Duezabou at RMTD by June 15, 2007.
- 2) Send 5% of employees to defensive driving training sponsored or approved by RMTD. Any state employee driver in a vehicular accident since July 1, 2003, that resulted in a claim must participate in the training. Priority should be given to employees who drive the most miles.
- 3) Require employees to read and sign the vehicle use agreement (attached to the Vehicle Use Rule—<http://rmtd.mt.gov/aboutus/files/vehicleuseruleadopted.pdf>) or a similar agreement developed by your agency. Each agency is responsible to maintain a copy of the agreement in the employee's personnel file or other secure location.

RMTD Responsibilities:

- 1) RMTD will notify your Risk Coordinator of the dates, times, and locations of training sponsored by us during FY07. The training is free of charge.
- 2) RMTD will maintain a list of all agency employees who have attended defensive driver training sponsored by us and will determine how many agency employees have attended training during FY07.
- 3) RMTD will notify each agency of approval of the discount by noting 'Discount Approved' or 'Discount Disapproved' on the bottom of this election form by July 1, 2007.
- 4) RMTD will recognize on a case-by-case basis agency participation in other safe driving courses not sponsored by the division. Agencies should consult RMTD prior to enrolling employees in such courses.

Please contact John Duezabou at (406) 444-0195 if you have any questions.

Termination:

An agency may terminate its participation by providing written notice to the Risk Management & Tort Defense Division. The termination is effective as of the date of the written notice.

Notice of Election:

_____ elects to participate in the state Auto Insurance Premium Discount Program.
Agency

Agency Signature

Date: _____

Note: *Each state agency will be notified of their eligibility for the discount by July 1, 2007 as indicated below:*

- ☐ Discount Approved: _____
- ☐ Discount Disapproved: _____

Comments:

Notice of Election

FY2007 High Deductible Insurance Premium Discount Program

Risk Management & Tort Defense Division Department of Administration

Purpose & General Provisions:

The Risk Management & Tort Defense Division (RMTD) offers a high deductible insurance premium discount on auto physical damage (comprehensive/collision) and property insurance. The purpose of the discount is to give state agencies and universities the opportunity to realize insurance premium savings through cost sharing and loss prevention.

Requirements and Documentation:

Standard deductibles for state agencies are \$250 per occurrence for auto physical damage claims and \$1,000 for property claims. In order to be eligible for a premium discount in FY2007, your agency must do the following:

- 1) Select an alternative deductible below (please check only one option for each line of insurance):

	<u><i>Elected Deductible</i></u>	<u><i>Premium Discount</i></u>
Auto Physical Damage Option #1	\$500	5%
Auto Physical Damage Option #2	\$1,000	10%
Auto Physical Damage Option #3	\$2,500	20%
Property Option #1	\$2,500	5%
Property Option #2	\$5,000	10%

Note: By selecting one of the options above, your agency is responsible to pay claims to the deductible level selected. Agencies making no election will be assessed the standard deductible. Historical claims information may be obtained by your Risk Coordinator.

- 2) Sign and return the Notice of Election Form to Kristie Rhodes, Risk Management & Tort Defense Division by **June 15, 2006**.
- 3) Report all auto physical damage claims above \$250 and all property claims above \$1,000 to the Risk Management & Tort Defense Division for immediate evaluation regardless of deductible selected. Instructions and forms for filing claims may be found at the RMTD website <http://rmt.d.mt.gov/claims/agenciesreportclaims.asp>.

Please contact Kristie Rhodes at (406) 444-4509 if you have additional questions.

Termination:

An agency may terminate its participation by providing written notice to the Risk Management & Tort Defense Division. The termination is effective as of the date of the written notice. This election is for FY2007 only. A separate election must be made in subsequent years.

Notice of Election:

Agency elects to participate in the state High Deductible Insurance Premium Discount Program.

Agency Signature

(Date)

Note: *Each state agency will be notified of their eligibility for the discount by July 1, 2007 as indicated below:*

- ☐ Discount Approved
- ☐ Discount Disapproved

Comments:

Notice of Election Form FY2007 Property Loss Management Program

Risk Management & Tort Defense Division Department of Administration

Purpose & General Provisions:

The Risk Management & Tort Defense Division (RMTD) offers a property insurance premium discount of 10% to agencies that establish and maintain a comprehensive and effective Property Loss Management Program. The discount shall be applied against the agency's budgeted premium for its property insurance coverage in FY08.

Requirements and Documentation:

Your agency must do the following during FY07 to be eligible for a premium discount in FY08:

- 1) Sign and return this "Notice of Election" form to Aric Curtiss, RMTD, by 06/15/06.
- 2) Submit the following written documentation to Aric Curtiss, RMTD, by June 1, 2007:
 - A schedule of preventative maintenance completed for key buildings. RMTD may verify, through subsequent audit, that preventative maintenance is completed according to the schedule.
 - Checklists for self-inspections completed on key buildings. RMTD may verify, through subsequent audit, that self-inspections are being conducted according to the schedule.
 - Policies and procedures for "hot works," "impairment testing of fire protection equipment," "pre-fire emergency planning," and "cold weather precautions."

All documents in #2 above should fit in a 2 ½ inch binder provided by RMTD for those agencies that elect to participate. Maintain supporting documentation, which may be verified as needed.

- 3) Submit blueprints, plans, and modifications for major renovations and new construction. RMTD and/or the state's property loss consultants will review blueprints for sprinkler density and design relative to occupancy type. Property loss management recommendations may be made with reasonable follow-up by state agencies expected.
- 4) Submit written responses to recommendations contained in Property Loss Management letters issued by RMTD and/or its consultants. Responses must indicate that your agency is making a reasonable effort to comply with the findings in the timeframes specified in the recommendations.

RMTD is looking to establish "best practice" guidelines, checklists, and criteria in all areas mentioned above, based upon the policies, procedures, guidelines, and checklists that you submit.

Termination:

An agency may terminate its participation by providing written notice to the Risk Management & Tort Defense Division. The termination is effective as of the date of the written notice.

Notice of Election:

_____ *elects to participate in the state Property Loss Management Program.*
(Agency)

Agency Signature

Date

Note: Each state agency will be notified of its eligibility for the discount by June 15, 2007 as indicated below:

- ☐ Discount Approved
☐ Discount Disapproved

Comments:

Loss Prevention

Agency losses stem from a variety of causes, but typically fall into four broad categories:

1. **Damage to Property** - Physical damage to aircraft, boilers & machinery, buildings, vehicles, and other state property.
2. **Liability to Others** - Legal liability to others arising from negligent acts or omissions.
3. **Loss of Income or Increased Costs** - Loss of revenue from income producing operations.
4. **Workers' Compensation Claims** - Employee accidents and injuries.

Through effective loss prevention programs, state agencies can reduce the underlying risk factors that often precede claims or losses; thus saving tax dollars and other resources.

RMTD provides consultative services, training, on-site inspections, building construction/design review for engineering controls, and risk exposure evaluations.

Please contact our **[Loss Prevention Staff](#)** for additional information. More specific information about loss prevention may be obtained from the division's website at <http://rmtd.mt.gov/safetylosscontrol/default.asp>.

Risk Exposure Reporting Issues

The state Property/Casualty Insurance Information System (PCIIS) was developed by RMTD to assist agencies to report and manage their risk exposures. Each state agency has an exposure reporting contact that has been trained by RMTD staff to enter and update its property/casualty insurance information. A list of these individuals is provided below.

Please contact this individual if you have assets that need to be reported or assets that are 'misreported.' Changes in assets, changes in ownership, changes in values, and values /exposures that exceed insurance policy limits heretofore presented must be also be reported or insurance coverage may be affected.

BU	DEPARTMENT/AGENCY NAME	LASTNAME	FIRST NAME	EMAIL	PHONE
61010	ADMINISTRATION	Knapp	Regina	rknapp@mt.gov	(406) 444-1920
61030	ADMIN-STATE FUND	Kraft	Marvin	mkraft@mt.gov	(406) 444-6505
62010	AGRICULTURE	Seacat	Kathy	kseacat@mt.gov	(406) 444-5408
51140	ARTS COUNCIL	Layne	Carleen	clayne@mt.gov	(406) 444-6489
51010	BOARD OF PUBLIC EDUCATION	Kerzman	Megan	mkerzman@bpe.montana.edu	(406) 444-0302
65010	COMMERCE	Black	Ellen	eblack@mt.gov	(406) 444-4371
65010	COMMERCE *OTHER CONTACT	Hoffmann	Bill	bhoffmann@mt.gov	(406) 444-3709
65010	COMMERCE-MT HISTORICAL SOCIETY	Smith	Karlee	karlees@mt.gov	(406) 449-6522
51020	COMMISSIONER OF HIGHER EDUCATION	Tobol	Laurie	ltobol@oche.montana.edu	(406) 444-0322
32020	COMMISSIONER OF POLITICAL PRACTICES	Hubbert	Dulcy	dhubbert@mt.gov	(406) 444-2942
64010	CORRECTIONS	Everhard	Tawnia	teverhard@mt.gov	(406) 444-9649
64010	CORRECTIONS	Schaffer	Rhonda	rschaffer@mt.gov	(406) 444-4939
64130	CORRECTIONS-BOARD OF PARDONS	Thomas	Craig	crthomas@mt.gov	(406) 846-1404
64090	CORRECTIONS-MAIN STATE PRISON *OTHER CONTACT	Nelson	Carl	canelson@mt.gov	(406) 846-1320
64010	CORRECTIONS-PINE HILLS SCHOOL	Stone	Jodi	jstone@mt.gov	(406) 233-2200
51130	DEAF AND BLIND SCHOOL	Sykes	Bill	bsykes@sdb.mt.gov	(406) 771-6002
69010	DPHHS	Smithson	Debbie	dsmithson@mt.gov	(406) 444-3912
69010	DPHHS *OTHER CONTACT	Zahn	Joyce	jzahn@mt.gov	(406) 444-0112
69010	DPHHS-MENTAL HEALTH NURSING CARE CENTER	Marshall	Denice	dmarshall@mt.gov	(406) 538-7451
69010	DPHHS-MONTANA CHEMICAL DEPENDENCY CENTER	McOmber	Rona	rmcomber@mt.gov	(406) 496-5402
69010	DPHHS-MT DEVELOPMENTAL CENTER	Anderson	Kim	kanderson@mt.gov	(406) 225-4440
69010	DPHHS-MT STATE HOSPITAL, WARM SPRINGS	Vacant			(406) 693-7000
69010	DPHHS-VETERAN'S HOME, COLUMBIA FALLS	Vendetti	Paul	pvendetti@mt.gov	(406) 892-3256
69010	DPHHS-VETERAN'S HOME, COLUMBIA FALLS *OTHER CONTACT	Babcock	Teresa	tbabcock@mt.gov	(406) 892-3256
69010	DPHHS-VETERAN'S HOME, GLENDIVE	Gaub	Gary	emvh@midrivers.com	(406) 345-8855
53010	ENVIRONMENTAL QUALITY	Hamer	David	dhamer@mt.gov	(406) 444-0201
53010	ENVIRONMENTAL QUALITY *OTHER CONTACT	Smith	Susie	susmith@mt.gov	(406) 444-5339
52010	FISH, WILDLIFE AND PARKS	Aldrich	Donna	doaldrich@mt.gov	(406) 443-5759
52010	FISH, WILDLIFE AND PARKS *OTHER CONTACT	Brownlee	Margaret	mbrownlee@mt.gov	(406) 443-5759
31010	GOVERNOR'S OFFICE	Murray	Mary Jo	mmurray@mt.gov	(406) 444-5518
51170	HISTORICAL SOCIETY	Campbell	Beth	bcampbell@mt.gov	(406) 444-0702
21100	JUDICIAL BRANCH-SUPREME COURT	Proue	Lindy	lproue@mt.gov	(406) 444-0882
21100	JUDICIAL BRANCH-SUPREME COURT*OTHER CONTACT	Buska	Becky	bbuska@mt.gov	(406) 444-2698
41100	JUSTICE	Munro	Karen	kmunro@mt.gov	(406) 444-5712
41100	JUSTICE	Whitlock	Karie	kwhitlock@mt.gov	(406) 444-5845
41070	JUSTICE-BOARD OF CRIME CONTROL	Merritt	Don	dmerritt@mt.gov	(406) 444-2076
66020	LABOR AND INDUSTRY	Bokovov	Brenda	bbokovov@mt.gov	(406) 444-3431
11040	LEGISLATIVE BRANCH	Adams	Lenore	leadams@mt.gov	(406) 444-4456
11120	LEGISLATIVE BRANCH-CONSUMER COUNSEL	Shulund	Mandi	mashulund@mt.gov	(406) 444-9747
56030	LIVESTOCK	Harris	George	gharris@mt.gov	(406) 444-4994
56030	LIVESTOCK	Morgan	Twila	tmorgan@mt.gov	(406) 444-4992
56030	LIVESTOCK	Nick	Janet	jnick@mt.gov	(406) 444-4993
67010	MILITARY AFFAIRS	Revious	Karen	krevious@mt.gov	(406) 841-3330
57060	NATURAL RESOURCES	Williams	Jeff	jewilliams@mt.gov	(406) 444-3724
35010	OFFICE OF PUBLIC INSTRUCTION	Dilly	Julia	jdilly@mt.gov	(406) 444-4523
35010	OFFICE OF PUBLIC INSTRUCTION *OTHER CONTACT	Roth	Sioux	sroth@mt.gov	(406) 496-6085
61080	PUBLIC DEFENDER'S OFFICE	Henderson	Carleen	chenderson@mt.gov	(406) 444-4404
42010	PUBLIC SERVICE REGULATION	Litschauer	Staci	slitschauer@mt.gov	(406) 444-6175
58010	REVENUE	Filson	Joe	jfilson@mt.gov	(406) 444-4018
58010	REVENUE	Lang	Sandy	slang@mt.gov	(406) 444-4014
32010	SECRETARY OF STATE	Branscum	Jean	jbranscum@mt.gov	(406) 444-5596
34010	STATE AUDITOR	Olson	Patti	paolson@mt.gov	(406) 444-1867
51150	STATE LIBRARY	Stewart	Julie	jstewart@mt.gov	(406) 444-3384
54010	TRANSPORTATION	Eby	Ray	reby@mt.gov	(406) 444-7673
54010	TRANSPORTATION *OTHER CONTACT	Murolo	Larry	lmurolo@mt.gov	(406) 444-6163
54010	TRANSPORTATION *OTHER CONTACT	Buckley	Mike	mbuckley@mt.gov	(406) 444-6051
54010	TRANSPORTATION-AERONAUTICS	Aike	Debbie	dalke@mt.gov	(406) 444-2506
54010	TRANSPORTATION-EQUIPMENT/MOTOR POOL	Richman	Cheryl	crichman@mt.gov	(406) 444-6153
51090	US-AGRICULTURAL EXPERIMENT STATION, MSU-BOZEMAN	Shelhamer	Connie	connies@montana.edu	(406) 994-3292
51100	US-EXTENSION SERVICE, MSU-BOZEMAN	Rahn-Gibson	Sandy	sandyrg@montana.edu	(406) 994-1792
35140	US-HELENA COT, UM	Fillner	Russ	fillner@hct.umt.edu	(406) 444-6876
35140	US-HELENA COT, UM	Hansmann	Debby	HansmannD@hct.umt.edu	(406) 444-6877
51040	US-MONTANA STATE UNIVERSITY	Shada	Jeff	shada@montana.edu	(406) 994-2711
51040	US-MONTANA STATE UNIVERSITY *OTHER CONTACT	Halverson	Shay	shalverson@montana.edu	(406) 994-6888
51060	US-MONTANA STATE UNIVERSITY, BILLINGS	Dickson	Susan	sdickson@msubillings.edu	(406) 657-2155
51070	US-MONTANA STATE UNIVERSITY, NORTHERN	Caven	Sharon	caven@msun.edu	(406) 265-3509
51050	US-MONTANA TECH, UM	Isakson	Cathy	cisakson@mttech.edu	(406) 496-4380
51050	US-MONTANA TECH, UM *OTHER CONTACT	Hogart	Pam	phogart@mttech.edu	(406) 496-4250
51050	US-MONTANA TECH, UM *OTHER CONTACT	Ossello	Susan	Sossello@mttech.edu	(406) 496-4377
35130	US-MSU COT, GREAT FALLS	Binkley	Ed	Ebinkley@msugf.edu	(406) 771-4307
35130	US-MSU COT, GREAT FALLS *OTHER CONTACT	Baukol	Mary Ellen	mbaukol@msugf.edu	(406) 771-4321
51030	US-UNIVERSITY OF MONTANA	Benson	Kathy	kbenson@selway.umt.edu	(406) 243-2788
51080	US-WESTERN MONTANA COLLEGE, UM	Dale	Virginia	v_dale@wmc.edu	(406) 683-7530

PCIIS Access

1) PCIIS entry requires a User ID and Password.

2) Access privileges vary by user.

3) Access is limited to select agency contacts, including your exposure reporting contact.

Property/Casualty Insurance Information System
Risk Management and Tort Defense
Department of Administration

Enter your User ID and system password:

User ID:

Password:

Give us your [feedback](#) on this system.

Best Viewed with Netscape 4.04+ or IE 4.0+

Menu Choices

For a list of RMTD members click [Risk Management Committee](#).

Risk exposure data must be submitted to the Risk Management & Tort Defense Division by March 15th of each fiscal year. If you have questions, please contact the [Risk Finance Specialist](#) at 444-2421.

AUDITOR'S OFFICE: 2007

Click on a menu option:

[View Property / Casualty Insurance Summaries & Policy Abstracts](#)

[Search Property Appraisals by Agency, Location, or Year](#)

[Enter Current Year Risk Exposure Data](#)

[View Risk Exposure Data By Year](#)

[View Premium By Year](#)

Trusted sites

View Property/Casualty Insurance Summaries and Policy Abstracts

Risk Management and Tort Defensive Division: - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Reload Home Search Favorites Mail Print

Address <http://rmt.d.mt.gov/insurance/core.asp>

mt.gov
Montana's Official State Website

RISK MANAGEMENT & TORT DEFENSE

About Us | Loss Prevention | Legal | Claims | Insurance | Training | Advisory Groups

Property/Casualty Insurance (Core Program)

- Property/Casualty Insurance Program '04 Overview
 - [Excel \(20kb\)](#) [help](#)
 - [PDF \(13kb\)](#) [help](#)
- [Policy Limits and Deductibles for All Insurance Coverages](#) (PDF, 9kb) [help](#)
- [General Provisions](#)
- [Accidental Injury/Death/Dismemberment \(University Volunteers\)](#)
- [Aircraft Excess Liability](#)
- [Airport Excess Liability](#)
- [All Risk Property](#)
- [Boilers & Machinery](#)

1) Property/Casualty Insurance Program Overview.

2) Summary of policy limits and deductibles for all coverages.

3) Summary of coverage by line of insurance.

Internet

Summary of Coverage by Line of Insurance



The screenshot shows a web browser window with the address bar displaying <http://rmtd.mt.gov/insurance/airc>. The page title is "Aircraft Excess Insurance Summary". The content includes a summary of aircraft coverages, exclusions, and policy information, with links to a PDF (42kb) and a Word document (76kb). It also mentions the State of Montana Property Casualty Insurance Information System (PCIIS).

Aircraft Excess Insurance Summary

A summary of aircraft coverages, exclusions, and policy information is provided below. For a detailed policy review and a summary of program requirements, please click [here for PDF \(42kb\)](#) or [here for Word \(76kb\)](#). For a current list of insured aircraft please access the [State of Montana Property Casualty Insurance Information System \(PCIIS\)](#).

Summary

1. **Insurer:** XL Specialty.
2. **Agent:** Mountain Air Aviation Services.
3. **Term:** 7/1 to 6/30 each fiscal year.
4. **Property Covered:** Hull (physical) damage to various helicopter, aircraft, and fixed wing aircraft if requested by the agency and reported to the Risk Management & Tort Defense Division.
5. **Liability Covered:** Bodily Injury, Personal Injury, & Property Damage for owned and non-owned aircraft. Legal liability to others for use of state-owned aircraft. Legal liability to others for use of 'non-owned' aircraft. Physical damage (i.e. hull coverage) for state-owned aircraft provided that they are reported. Physical damage liability (i.e. hull coverage to other aircraft) for use of 'non-owned' aircraft. Coverage is automatic (i.e. non-reported) for 'non-owned' aircraft provided they aircraft are used for less than 90 days. Coverage may be extended for more than 90 days during declared states of emergency by the underwriters. Automatic coverage is provided for newly acquired aircraft.

View Appraisals

http://rmtd.mt.gov/insurance/properties/state_capitol03.pdf - Microsoft Internet Explorer

04/12/2004 DB02X State of Montana BUILDING DETAIL REPORT

Entity: 1 STATE OF MONTANA
 Site: 61010 DEPARTMENT OF ADMINISTRATION
 Building: 021 CAPITOL BUILDING
 1301 EAST 6TH
 HELENA, MT 59620
 Department: 2003 2003 APPRAISAL

Year Built: 1889 Year Acquired: 1889
 Nbr. of Stories: 5 Square Footage: 203,765
 Basement: YES Adds/Renovations: YES
 Occupancy: GOHH CITY HALL - HIGH END
 Frame Type: RC REINFORCED CONCRETE
 ISO Class: 6 FIRE RESISTIVE
 Fire Protection: INTRUSION SYSTEM
 FIRE ALARM - MANUAL
 SPRINKLER SYSTEM - PARTIAL

GENERAL BUILDING CHARACTERISTICS
 Exterior Walls: SANDSTONE/GRANITE ON CONCRETE,
 Roofing: SINGLE MEMBRANE, COPPER
 Foundation: CONCRETE FOUNDATION WALLS, CONCRETE ON BEDROCK
 Floor Finish: ASPHALT & CERAMIC TILE, CARPETING
 Ceiling Finish: WOOD, PLASTER & DRYWALL
 Partitions: CONCRETE, DRYWALL/STUDS

Services:
 ELECTRICAL
 PLUMBING
 HEATING - FORCED WARM AIR
 AIR CONDITIONING - CENTRAL
 CENTRAL STEAM W/FAN COIL UNIT

Features:
 PASSENGER ELEVATOR, 4/65 STOPS
 DATA NETWORK
 AUXILIARY LIGHTS
 AUTO DOOR OPENERS
 WHEELCHAIR LIFTS, 2 ON 4TH FLR
 ENERGY MGMT SYST, FIRE DOORS, CCTV SECURITY,
 CARD READER ACCESS, EMERGENCY STAIR

VALUATION CONCLUSIONS
 Replacement Cost New: 75,000,000
 Exclusion Amount: 5,290,030
 Replacement Cost Less Exclusions: 69,749,970
 Contents Value: 12,307,400
 Replacement Cost Less Exclusions: 69,749,970
 Contents Value: 12,307,400

1) Suggest working w. exposure reporting contacts and architects or engineers to assure accuracy of this information.
 2) Contact RMTD if you need an appraisal or have questions.

View Risk Exposure Data by Year

Property/Casualty Insurance Information System - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address http://rmtd.doa.state.mt.us/pls/rmtd/RMTD_SUM_REP.inquiry_sub

Search X

Insurance Report for:
 AUDITOR'S OFFICE
 Report Year: 2001

Summary
 Total Premium for 2004: \$24,340

Return

Aircraft Coverage
 Number of Aircraft: 0 · Insurance Premium: \$0 · Stated Value: \$0 · Average Premium per Aircraft: \$0

Airport Coverage
 Number of Airports: 0 · Insurance Premium: \$0 · Premium per Airport: \$0

Boiler & Machinery Coverage
 Number of Boilers: 0 · Insurance Premium: \$0 · Premium per Boiler: \$0

1) Premium Summary.
 2) Click on the link to view asset/exposure information.

View Exposure Data by Year

Property/Casualty Insurance Information System - Microsoft Internet Explorer

Address: http://rmt.d.oa.state.mt.us/pls/rmt/RMTD_SUM_REP.inquiry_sub#V_LIABILITY

Vehicle Liability Coverage
Number of Vehicles: 2 · Insurance Premium: \$0 · Average Premium per Vehicle: \$0

[Please click here for instructions and key definitions](#)

Number of Vehicles by Class:	
Passenger car:	2
Light Truck:	0
Heavy Truck:	0
Commercial Trailer:	0
Utility Trailer:	0
Bus:	0
Medium Truck:	0
Motorcycle:	0
Self Propelled:	0
15 Passenger Van:	0

[Return to top](#)

Enter Current Year Risk Exposure Data

- 1) Only your exposure contact may report exposures to RMTD.
- 2) Click here for instructions.
- 3) Suggest working with others in your agency to assure accuracy.

Property/Casualty Insurance Information System - Microsoft Internet Explorer

Address: http://rmt.d.oa.state.mt.us/pls/rmt/RMTD_REP_COMMPROP.comm_prop_list_sub

Commercial Property Coverage
AUDITOR'S OFFICE: 2007

Please validate/update values.
All fields marked with a '*' are required. [Click here for instructions](#)

MTD Property ID #: 11

*Property Name: State Auditor's Office (Old Shodair Hospital Bld)

Agency ID Number: 34010

*Address: 840 Helena Ave

*City: HELENA

*ZIP Code: 59601

*Ownership: ☐ Owned ☒ Leased

Aircraft Exposure Reporting Issues

Property/Casualty Insurance Information System - Microsoft Internet Explorer

Address: http://rmt.d.doa.state.mt.us/pls/rmt/RMTD_REP_AIRCRAFT.aircraft_list_sub

Search X

What Division/Sub-Agency uses this aircraft?:

Add new aircraft for AUDITOR'S OFFICE.
All fields marked with a '*' are required. [Click here for instructions](#)

*Aircraft Type: ☐ Fixed-Wing ☐ Helicopter

*FAA Number:

*Year: (YYYY)

*Make:

*Model:

*Number of seats:

*Ownership: ☐ Owned ☐ Leased/Leaned

*Do you desire hull (physical damage) coverage?: ☐ Yes ☐ No

*Stated value (\$): [Lookup Blue Book Value](#)

Note: In the event of a loss, the aircraft will be replaced only up to the amount of the stated value.

- 1) Non-owned aircraft are automatically covered for liability if used for less than 90 days and do not need to be reported.
- 2) Non-owned aircraft are not covered for liability 'other than legal liability' unless reported.
- 3) Aircraft are insured to the lesser of the value reported by agencies or the actual cost to repair/replace. Values must be accurately reported.
- 4) Insurance only applies only to aircraft with fewer than 10 seats.
- 5) Suggest having pilots, aircraft maintenance personnel, etc. review for accuracy.

Property/Casualty Insurance Information System - Microsoft Internet Explorer

Address: http://rmt.d.doa.state.mt.us/pls/rmt/RMTD_REP_AIRCRAFT.aircraft_list_sub

Search X

What Division/Sub-Agency uses this aircraft?:

Division/Sub-Agency contact:

Name: Phone:

*What is the aircraft used for?

If Other, Please Specify:

Aircraft hours flown in the last 12 months:

Pilots:

*Start Coverage Date: (MMDDYYYY)

End Coverage Date: (MMDDYYYY)

- 1) Aircraft hours flown in the last 12 months.
- 2) Non-state employee pilots must be approved by RMTD in writing prior to the loss.

Airport Exposure Reporting Issues

Property/Casualty Insurance Information System - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites Print

Address http://rmt.doa.state.mt.us/pls/rmt/RMTD_REP_AIRPORT.airport_list_sub

Search X

AUDITOR'S OFFICE: 2007

Add new airport for AUDITOR'S OFFICE.
All fields marked with a '*' are required. [Click here for instructions](#)

*Airport Name:

*City:

*ZIP Code:

*Elevation: (feet)

*Runway Type: ☐ Paved ☐ Turf

*Width: (feet)

*Length: (feet)

*Start Coverage Date: (MMDDYYYY)

The runway type, width, and length must be accurately reported.

Done Trusted sites

Auto Liability

Property/Casualty Insurance Information System - Microsoft Internet Explorer

Address: http://rmt.d.oa.state.mt.us/pls/rmt/RMTD_MENU.menu_sub

Note: You must enter Mileage and Liability and Save Current Year before you can enter Comprehensive/Collision vehicles.

Vehicle Mileage:

*Total miles driven for all vehicle activity:

Liability:

*Enter the number of vehicles by class:

Passenger car	<input type="text" value="2"/>	Bus	<input type="text" value="0"/>	Light Truck	<input type="text" value="0"/>
Medium Truck	<input type="text" value="0"/>	Heavy Truck	<input type="text" value="0"/>	Motorcycle	<input type="text" value="0"/>
Commercial Trailer	<input type="text" value="0"/>	Self Propelled	<input type="text" value="0"/>	Utility Trailer	<input type="text" value="0"/>
15 Passenger Van	<input type="text" value="0"/>				

1) Enter total miles driven for all vehicle activity.

2) Enter the number of vehicles by class. Do not include vehicles leased from MDT Motor Pool (Helena).

Auto Comprehensive/Collision

Property/Casualty Insurance Information System - Microsoft Internet Explorer

Address: http://rmt.d.oa.state.mt.us/pls/rmt/RMTD_REP_COMPCOLL.vehcc_list_sub

Add New Vehicle for AUDITOR'S OFFICE.
All fields marked with a '*' are required. [Click here for instructions](#)

*VIN Number:

*Year:

*Make: If Other, Specify:

*Model: If Other, Specify:

*Type:

Ownership: ☐ Owned ☐ Leased/Loaned

Market Value (\$): [Lookup vehicle market value](#)

Current Location/Address:

City:

ZIP Code:

1) Auto comp/collision coverage is optional. Vehicles not reported may not be covered.

2) Accurately enter the year, make, model, and market value of the vehicle.

3) Please indicate the primary address where the vehicle is parked or most commonly used.

4) For 'non-standard' vehicles, a credible description must be entered.

5) Physical damage coverage may be provided for mobile equipment and registered watercraft upon request.

Boiler & Machinery Reporting Issues

Property/Casualty Insurance Information System - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Reload Home Search Favorites

Address http://rmtd.doa.state.mt.us/pls/rmtd/RMTD_REP_BOILER.boiler_list_sub

Search X

Boiler & Machinery
AUDITOR'S OFFICE: 2007

Add new boiler for AUDITOR'S OFFICE.
All fields marked with a '*' are required. [Click here for instructions](#)

*Boiler ID:

*Building/Property:

*Location:

*Class of Boiler:

*Purpose of Unit:

*Type of Boiler:

BTU's:

Done

- 1) Report refrigerating units with more than \$100,000 in perishable inventories. Coverage for machinery is optional. If you desire coverage for machinery please contact RMTD.
- 2) Provide accurate report of BTUs.
- 3) Responsibility for passing inspections and licensing requirements rests with state agencies.
- 4) Agencies must contact state boiler inspectors when a boiler is opened for any reason.
- 5) Responsibility for violations rests with state agencies.
- 6) Suggest providing boiler schedule to field personnel for review and verification.

Crime Exposure Reporting Issues

Property/Casualty Insurance Information System - Microsoft Internet Explorer

Address: http://rmt.d.oa.state.mt.us/pls/rmt/RMTD_REP_BURGLARY.burglary_list_sub

Search X

Crime - Burglary & Theft (Cash)
AUDITOR'S OFFICE: 2007

Add new location for AUDITOR'S OFFICE.
All fields marked with a '*' are required. [Click here for instructions](#)

*Building/Property:

*Location Name:

*Description of Financial Instruments to be Insured:

*Annual Basic Policy Needs:

Inside Coverage Amount(\$):

Outside Coverage

- 1) Provide accurate description of financial instruments to be insured for locations with more than \$5,000 per location, \$100,000 during peak periods.
- 2) "Inside premises" and "Outside premises."

Property/Casualty Insurance Information System - Microsoft Internet Explorer

Address: http://rmt.d.oa.state.mt.us/pls/rmt/RMTD_REP_BURGLARY.burglary_list_sub

Search X

Amount(\$):

Additional Increased Coverage:

Start Date (MMDDYYYY)	End Date (MMDDYYYY)	Inside Coverage Amount (\$)	Outside Coverage Amount (\$)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

*Describe Security Measures:

- 1) Provide a detailed description of security measures.
- 2) Provide the amount of increased coverage desired during 'peak times.'

Fine Art Exposure Reporting Issues

Property/Casualty Insurance Information System - Microsoft Internet Explorer

Address: http://rmtd.doa.state.mt.us/pls/rmtd/RMTD_REP_FINEARTS.fineart_list_sub

Search: X

Fine Arts

AUDITOR'S OFFICE: 2007

Add new location for AUDITOR'S OFFICE.

All fields marked with a '*' are required. [Click here for instructions](#)

*Building/Property:

*Location:

*Local Inventory: ☐ Yes ☐ No

*Value of Exhibited Items (\$):

*Value of Stored Items (\$):

*5 Year Loss History? ☐ Yes ☐ No

- 1) Any object of rare or historic value, including outdoor objects should be reported.
- 2) Fine art should be reported by building, if possible, rather than by location.
- 3) Maintain an up-to-date, accurate inventory of objects by building.
- 4) Do not agree to insure an object to a value other than its 'market value' at the time of loss. Written agreements delineating the responsibilities of the parties is critical.
- 5) Do not report personal property of state employees.

Property/Casualty Insurance Information System - Microsoft Internet Explorer

Address: http://rmtd.doa.state.mt.us/pls/rmtd/RMTD_REP_FINEARTS.fineart_list_sub

Search: X

*5 Year Loss History? ☐ Yes ☐ No

*Description of Insured Objects:

Security:

☐ Alarm Systems ☐ Permanent Windows

☐ Camera Surveillance ☐ Sliding Windows

☐ Patrol Guard ☐ Open-in Windows

☐ Security Locks ☐ Open-out Windows

☐ Other Specify:

*Start Coverage Date: (MMDDYYYY)

End Coverage Date: (MMDDYYYY)

Save Current Year Data Cancel

- 1) Provide an accurate description of insured objects by location.
- 2) Provide an accurate description of security measures by location.

General Liability Exposure Reporting Issues

None. In accordance with §2-9-305, MCA claims that arise from intentional, malicious, or criminal acts are not covered by the state self-insurance plan.

Miscellaneous

Foreign Insurance - applies to legal liability that may arise from negligent acts or omissions of state employees and also includes kidnap & ransom coverage. This coverage is mandatory for employees traveling outside of the U.S. and Canada.

HIPPA (Healthcare Information Privacy and Portability Act) Insurance - coverage is not provided by RMTD under the state self-insurance plan. Coverage is optional.

Professional Liability Insurance (Student Interns) - applies to legal liability that may arise from negligent acts or omissions of student interns outside of state government in programs sponsored by the state. Coverage is mandatory.

Surety Bond - applies to patient funds lost, misappropriated, or mismanaged at state institutions. Coverage is typically required by the federal government at state institutions.

Please contract Brett Dahl, Risk Management & Tort Defense Division (ext. 3687) if you have employees who travel abroad, if you sponsor or place student interns in organizations outside of state government, or if you manage institutions that are required to carry surety bonds.

Property Exposure Reporting Issues

Property/Casualty Insurance Information System - Microsoft Internet Explorer

Address: http://rmtd.doa.state.mt.us/pls/rmtd/RMTD_REP_COMMPROP.comm_prop_list_sub

Search X

Commercial Property Coverage
AUDITOR'S OFFICE: 2007

Add new property for AUDITOR'S OFFICE
All fields marked with a '*' are required. [Click here for instruction](#)

*Property Name:

Agency ID Number:

*Address:

*City:

*ZIP Code:

*Ownership: ☐ Owned ☒ Leased

Year Built: Does this building have a historical designation? ☐ Yes ☒ No

- 1) Property overseas is automatically covered (i.e. doesn't need to be reported) if the value is less than \$1,000,000. Contact RMTD if you have property whose value exceeds \$1,000,000.
- 2) The address must be the physical address, not the building name. If no physical address, then provide good directions (i.e. 2 miles W of mile marker #72).
- 3) Property not owned by the state for which the state has a legal responsibility must be accurately reported. Written agreements establishing the responsibilities of the parties are critical
- 4) Correctly identify the year built. This may require some research.
- 5) Correctly identify all buildings with a historical designation.

Property/Casualty Insurance Information System - Microsoft Internet Explorer

Address: http://rmtd.doa.state.mt.us/pls/rmtd/RMTD_REP_COMMPROP.comm_prop_list_sub

Search X

*Number of Stories: *Number of FTE:

*Sprinklered: ☐ Yes ☒ No

Construction Class:

Number of Buildings:

*Occupancy Type:

*Building Content Type: [descriptions](#)

Special Contents:

<input type="checkbox"/> Telephone Systems	Value (\$): <input type="text"/>
<input type="checkbox"/> Mid-size and Mainframe Computer Systems	Value (\$): <input type="text"/>
<input type="checkbox"/> Library Books	Value (\$): <input type="text"/>
<input type="checkbox"/> Other Specify: <input type="text"/>	Value (\$): <input type="text"/>

*Start Coverage Date: (MMDDYY)

- 1) Number of stories must be accurately reported.
- 2) Number of FTEs by story must be accurately reported.
- 3) Please identify whether or not your buildings are sprinklered for fire suppression.
- 4) Construction class, occupancy type, and building content type must be reviewed for accuracy.
- 5) Landscaping, trees, traps, greens, athletic fields etc. are automatically covered (i.e. don't need to be reported) to \$1,000,000. Values exceeding \$1,000,000 must be reported as special contents for coverage to apply.
- 6) Tunnels, bridges, dams, catwalks, are automatically covered to \$500,000. Values exceeding \$500,000 must be reported as special contents for coverage to apply.
- 7) Property in the course of construction is automatically covered to \$25,000,000. Values exceeding \$25,000,000 must be reported as special contents for coverage to apply.
- 8) Vehicles routinely stored at a state building or within 1,000 feet of a state building must be reported as special contents if their cumulative value within a building or at a state location exceeds \$50,000.
- 9) Watercraft up to 27 feet may be covered provided they are reported as special contents.

NEW
Business/Income Interruption
DEPARTMENT OF ADMINISTRATION: 2007

Please validate/update values.
All fields marked with a '*' are required. [Click here for instructions](#)

INCOME

Only report potential income streams that stop in the event of a catastrophic loss. Report the revenue producing operation name, description, location and total annual income by each category below.

*Revenue Producing Operation:	<input type="text" value="Cogswell Building Rental In"/>
*Description of Operation:	<div><div>Facilities management of rental properties</div><div></div></div>
*Building/Property:	<input type="text" value="FWP-1404 8TH AVE"/>
*Fees: \$	<input type="text" value="626229"/>
*Grants: \$	<input type="text" value="626229"/>
*Miscellaneous: \$	<input type="text" value="626229"/>
*Permits/Fines: \$	<input type="text" value="626229"/>
*Rent: \$	<input type="text" value="626229"/>
*Sales of Goods: \$	<input type="text" value="626229"/>
*Sales of Services: \$	<input type="text" value="626229"/>
*Taxes: \$	<input type="text" value="626229"/>
*Tuition: \$	<input type="text" value="626229"/>
Total Income (sum of above income categories): \$	<input type="text" value="5636061"/> *sum of above, calculated by PCIIS*

EXPENDITURES

Report net cost of expenditures by each category below.

Contractual adjustments, bad debts, and free services (i.e. maintenance contracts not needed in the event of a loss): \$

463596

Merchandise sold (i.e. annual amount sold at cost): \$

Service(s) purchased from outsiders (not state employees) for resale which do not continue under contract (i.e. contract services such as tour guides): \$

Supplies consisting of material consumed directly in supplying the service (i.e. paper/office products): \$

Ordinary Payroll: \$

1500000

*Ordinary Payroll includes all employees except officers, executives, department managers, employees under contract and other important employees who are not included in prior categories whose continued employment would be required during the period of interruption.

Other (enter description): \$

Describe:

Total Deductions (sum of above expenditure categories): \$

1963596

sum of above, calculated by PCIIS

Gross Earnings (Total Income less Total Deductions): \$

3672465

calculated by PCIIS

Claims Reporting

1. Timely and accurate reporting of claims is critical in order to protect the interests of the state and its employees. For reporting purposes, claims fall into one of three categories:
 - a. **Vehicle**-losses arising from the use of state owned, leased, or courtesy vehicles, mobile equipment, and watercraft.
 - b. **Personal Injury**-losses to 'non-state parties' arising from personal injury or property damage other than vehicles.
 - c. **Property**-losses to state property other than automobile and personal injury arising from perils such as hail, windstorm, earthquake, fire, theft, etc.
2. After a loss, the employee most familiar with the incident should immediately notify his/her supervisor. For auto claims, initially complete the **In Case of Accident Form** found in your vehicle as a basis for completing the **Report of Incident** form. For all other claims, complete the **Report of Incident Form** only. The immediate supervisor reviews the **Report of Incident** to assure that it is accurately completed, signed, and dated by the employee. Forms may be found on the Risk Management & Tort Defense Division's website.
3. Any catastrophic property loss or loss which involves a fatality or bodily injury, should be telephoned by the employee or immediate supervisor to Risk Management and Tort Defense immediately (within 24 hours).
4. For all other claims, the **Report of Incident** must be sent to the Risk Management and Tort Defense Division within 5 business days.
5. Timely reporting of claims is necessary to assure that the interest of the state and its employees are protected. Any claim that is not reported within a reasonable time may be denied. In most instances, two weeks would be considered a reasonable time. Claims that are not reported within 60 days may not be paid.
6. Copies of the **Report of Incident** form shall be distributed as follows:

ORIGINAL
Risk Management and Tort Defense Division
1625 11th Avenue
P.O. Box 200124
Helena, MT 59620-0124

COPY
Department of Transportation, Organizational Development Bureau for claims involving motor pool vehicles.
7. Incident reports should contain only factual information. State personnel who are completing the reports **should exercise caution not to place blame on other state employees or admit liability.**
8. Do not furnish information on claims or lawsuits to unauthorized persons other than law enforcement officials. Obtain names and address of witness. Refer all other questions to the Risk Management & Tort Defense Division.
9. In the event of a claim involving theft of money, securities, or other property, notify the police immediately, call the risk manager, and report the loss as soon as possible.
10. Claimants should be directed to send a letter, detailing the claim and any mitigating circumstances along with estimates of damage, to the Risk Management & Tort Defense Division. The claim will be evaluated within 120 days as required by statute.

Please contact our **Claims Staff** if you have additional questions. More specific information about claims may be obtained from the division's website at <http://rmtd.mt.gov/claims/default.asp>.